



POWER OF ATTORNEY

IMX MORTGAGE EXCHANGE, a California corporation, assignee of the application for United

States Letters Patent for an invention entitled:

INTERACTIVE MORTGAGE AND LOAN INFORMATION AND REAL-TIME TRADING SYSTEM

invented by:

STEPHEN K. FRASER, SADASHIV ADIGA, and SURESH PAYANKANNUR

- executed on even date herewith, or
 having Serial No. 08/928,559, filed September 12, 1997

do(es) hereby appoint Steven A. Swernofsky, Registration No. 33,040, as attorney of record with full power of substitution and revocation, to prosecute this application and transact all business in the United States Patent and Trademark Office connect therewith, and certifies that it is the assignee of the entire right, title and interest in the patent application identified above by virtue of an assignment, a copy of which is attached, from the inventor(s) of the patent application identified above.

Please send all correspondence and direct all telephone calls to:

Steven A. Swernofsky
 The Law Offices of Steven A. Swernofsky
 P.O. Box 390013
 Mountain View, CA 94039-0013
 Telephone (650) 947-0700

The undersigned has reviewed all the documents in the chain of title of the patent application identified above and, to the best of undersigned's knowledge and belief, title is in the assignee identified above.

I, the undersigned, declare that I am the (an) assignee of the above-identified application, or, if the assignee is a corporation, partnership, or other association, I am authorized to make this appointment on behalf of the assignee, and I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing therefrom.

Full Assignee Name: IMX MORTGAGE EXCHANGE

Post Office Address: 111 Deerwood Road, Suite 220, San Ramon, CA 94583

Signature

Stephen K. Fraser
 Print Name

Date

5/21/98
 5/21/98
 President
 Title

ASSIGNMENT

WHEREAS, we, Stephen K. Fraser, residing at 827 South "K" Street, Livermore, CA 94550, a citizen of the United States; Sadashiv Adiga, residing at 109 Dogwood Court, Hercules, CA 94547, a citizen of the United States; and Suresh Payankannur, residing at 3400 Richmond Parkway, #2806, Richmond, CA 94806, a citizen of India, have invented a "INTERACTIVE MORTGAGE AND LOAN INFORMATION AND REAL-TIME TRADING SYSTEM" for which we have executed application papers for a U.S. patent thereon, which was filed on September 12, 1997, Serial No. 08/928,559, and

WHEREAS, IMX MORTGAGE EXCHANGE, a California corporation, having a place of business at 111 Deerwood Road, Suite 220, San Ramon, CA 94583, is desirous of acquiring the exclusive right, title and interest in and to said invention and in and to the Letters Patent to be granted and issued therefor in the United States of America and its territories and possessions, and in all countries foreign thereto;

NOW, THEREFORE, for a valuable consideration, the receipt of which is hereby acknowledged, we, STEPHEN K. FRASER, SADASHIV ADIGA, AND SURESH PAYANKANNUR, do sell, assign, transfer and set over unto the said IMX MORTGAGE EXCHANGE, its successors and assigns, the full and exclusive right, title and interest in and to said invention, and in and to any and all letters patent to be granted and issued therefor, not only for, to and in the United States of America, its territories and possessions, but also for, to and in all other countries including all priority rights under the International Convention; and we hereby authorize and request the Commissioner of Patents and Trademarks to issue said Letters Patent to said IMX MORTGAGE EXCHANGE, its successors and assigns, in accordance with this Assignment.

WITNESS OUR HAND at _____, this 21st day of

May, 1998.

SKF

STEPHEN K. FRASER

S. Fraser

SURESH PAYANKANNUR

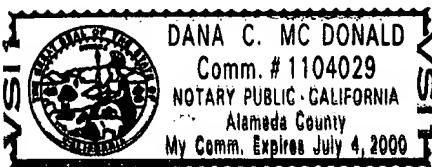
S. Adiga

SADASHIV ADIGA

STATE OF CALIFORNIA)
COUNTY OF Alameda) ss.
)

On this 21st day of May, 1998, before me, Dana C. Mc Donald, a Notary Public, personally appeared STEPHEN K. FRASER, SADASHIV ADIGA, and SURESH PAYANKANNUR, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person/s whose name is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacities, and that by his/her/their signature/s on the instrument the person/s or the entity upon behalf of which the person/s acted, executed the instrument.

WITNESS my hand and official seal.



Dana C. Mc Donald
NOTARY PUBLIC